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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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THE IMPACT OF PLANNING AND CONTROL ON SERVICE SMES SUCCESS

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ABSTRACT

Management literature shows that planning and control managing tools are very common mechanisms supporting daily organizational operations. The purpose of our study is to investigate the impact of planning and control mechanisms on the success of service sector SME's. Data for the study were collected during the year of 2010 using a comprehensive questionnaire submitted to a sample of 294 service SME business owners in Israel. They were approached via a snowball convenient sampling method. Research findings indicate that larger businesses in the SME sector implement planning and control systems more than smaller ones. Study results did not find any evidence of positive impact of planning and control management mechanisms on business success. However, it was found that human capital acts as an indirect positive mediating factor.

CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES IN INFORMATION TECHNOLOGY IN THE CITY OF BANGALORE, INDIA

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ABSTRACT

The paper analyzes the state of small and medium enterprises (SME) engaged in Information Technology industry in the city of Bangalore in India. It studies the past and present of this industrial segment and tries to predict the future prospects of this industry. The objective of this research is to analyze the performance of small and medium enterprises engaged in Information Technology industry and to evaluate available opportunities and challenges for them in India. The literature review describes the overall Indian economy and factors affecting its growth whether positively or negatively. For this purpose of research a qualitative research methodology has been chosen. The researcher has taken interviews with managers and entrepreneurs in order to understand and satisfy the aims and objectives of this research. The results from the interviews have been discussed and analyzed by dividing them into various themes based on the literature review. The study concludes by discussing the limitations and recommendations.

ROLE OF MANAGEMENT INFORMATION SYSTEMS IN MANAGERIAL DECISION MAKING OF ORGANIZATIONS IN THE GLOBAL BUSINESS WORLD

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ABSTRACT

The present paper focuses on how information technology plays an imperative role to change the global business world. It also aims that how information systems help managers to cope with the changes. This paper is prepared mainly in the light of secondary information gathering, reviewing and analyzing the existing international literatures published in the relevant books, journals, magazines and websites. The study finds a clear picture that now-a-days decision making strongly depends on information systems. The study also identifies that MIS is one of the most important information systems applications from different information systems (executive support systems, decisions support systems, management information systems, office automation systems, knowledge work systems and transaction processing systems) that provide help to the manager for taking effective decision in an organization. In global environment, competitiveness is the most important factor that must be kept in mind to be successful. MIS can play an effective role in an organization for taking "right decisions at right time and right place" by analyzing the surrounding situations with the help of other information systems like ESS, DSS, and TPS in global competitive environment.

EFFECTS OF CALL CENTER CRM PRACTICES ON EMPLOYEE JOB SATISFACTION

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ABSTRACT

The primary objective of this paper is to develop a conceptual framework that depicts the impact of customer relationship management (CRM) dimensions on employee job satisfaction within the customer contact center industry. This paper uses a qualitative methodology that comprises of a comprehensive literature review from academic researches and industry reports. Evidences from the extant literatures have suggested that effective implementations of the four dimensions of CRM (Customer Orientation, CRM Organization, Knowledge Management and Technology Based CRM) will positively effect employee job satisfaction within the customer contact center industry. Given that this paper is based on qualitative approach, there is need to embark on empirical data gathering to validate the conceptual model presented. The paper suggest that to achieve operational efficiency together with employee job satisfaction, there is need for customer contact centers to integrate CRM dimensions into its operations and measurement practices. This paper primarily conceptualizes a measurement model that would assist in determining the impacts of CRM on employee job satisfaction and performance within the contact centers. It generally provides contact center Executives with CRM focus, by complementing recent works that have been conducted on the role of CRM constructs in improving employee job satisfactions and organizational performances. It concluded by proposing a model for future testing.

DETERMINANTS OF CAPITAL STRUCTURE: EVIDENCE FROM TANZANIA'S LISTED NON FINANCIAL COMPANIES

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ABSTRACT

The current paper examines the potential determinants of the capital structure decisions the Tanzanian context. The study explains how the non-financial listed companies in Tanzania choose and adjust their strategic financing mix. The static trade-off theory, pecking order theory or information asymmetry theory, and agency cost theory guided the study. The study focused on all 8 non-financial companies listed in Dar es Salaam Stock Exchange (DSE) as at 2011. The financial statements and websites of the 8 companies were extracted to obtain the relevant information. The multiple regressions model was used to test the theoretical relationship between the financial leverage and characteristics of the company. The MINITAB 15 English Computer Software was used to run the regression model. The study reveals that the profitability and assets tangibility are the two key determinants of the capital structure decisions in Tanzania while company size and liquidity are suggestive determinants. The study recommends that, Tanzanian companies should adhere to these determinants in their decisions making on the capital structure.

RELATIONSHIP BETWEEN INTRINSIC REWARDS AND JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE ORGANIZATION

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ABSTRACT

The focus of this research study is to explore the relationship between intrinsic rewards and job satisfaction for employees of service sector. The study examined the level of employee's job satisfaction for intrinsic rewards such as task autonomy, task significance, task involvement, opportunities to learn new things and recognition of public and private banking sector employees. The study was conducted in banking sector of Pakistan. Sample of 384 permanent employees of public and private banking sector of Pakistan was taken. Branches were randomly selected from Rawalpindi, Islamabad, Wah Cantt and Attock. To collect data, questionnaires survey was conducted. 384 questionnaires were equally distributed in both private and public sector banks, 263 questionnaires were returned and processed. SPSS 17 was used to analyze the data through independent sample t test, correlation and regression analysis. The Results of study indicated that the employees of private banks satisfied with task autonomy, task significance, task involvement and recognition, they were not satisfied with opportunities to learn new things. Results also reveals that public banking sector employees were satisfied with task autonomy, task involvement and recognition and they were not satisfied with task significance, opportunities to learn new things. Little differences were observed regarding preferences of intrinsic rewards between the employees of public and private banking sector. In general, the study findings suggest the intrinsic rewards such as task autonomy, task significance, task involvement, Opportunities to learn new things and recognition are important antecedence to job satisfaction for the employees of service sector organizations.

NUCLEAR ENERGY IN INDIA: A COMPULSION FOR THE FUTURE

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ABSTRACT

India requires 80,000 MWe of power up to the year 2050, to achieve this target of power generation India is neither having Thermal power nor Hydral power to achieve this mega target. The only option India is having is of nuclear energy. Nuclear power supplies 50.8 billion KWh (2.5% of India's total electricity generation) in the year of 2007. It is a very small percentage of nuclear power generation by a nation of the size of India. Even smaller countries like South Korea are producing more then 20% of their total power generation by nuclear energy. So it is the need of the time for India to generate nuclear energy at a large scale. Presently 25 reactors at 8 sites are producing 2170 MWe of power in India. To generate more nuclear power India needs Uranium-232, from the international nuclear club. In 1998 in the NDA Government India blasted five underground nuclear bombs. The result of this was that the Uranium supply to India was crippled but the nuclear blast hampered India's efforts. India was in search of an International recognition of its nuclear power. This resulted is to Indo-US Civil Nuclear agreements on March 2, 2006 in New Delhi. It was a big achievement of India's recognition as a global nuclear power and presently India is in its way of setting of 39 Nuclear Power reactors to produce 45000 MWe electricity in the near future.

CONTEXTUAL FACTORS FOR EFFECTIVE IMPLEMENTATION OF PERFORMANCE APPRAISAL IN THE INDIAN IT SECTOR: AN EMPIRICAL STUDY

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ABSTRACT

Designing and implementing performance appraisals for professionals engaged in knowledge intensive professions such as Information Technology (IT) is in itself a daunting task given the skilful yet abstract nature of knowledge work. It may be argued that the contextual factors of the performance appraisal function not only contribute to the performance orientation of the IT knowledge workers, but also pave the way for synergistic and cohesive working relationships. The significance of the contextual variables which impact performance appraisal (PA) thus cannot be ignored and if so would render any attempt to improve the practice deficient. This paper is an attempt to identify the contextual factors that have a significant impact on the performance appraisal function in the IT sector. Using the method of exploratory factor analysis, data collected from 118 IT professionals working in different Indian cities on varied contextual variables has been grouped into six factors relevant to the IT profession and knowledge workers employed in the same. Both distal and proximal contextual variables have been identified and the rationale of the resulting factors for has been examined keeping in tune with previous research in related areas.

A STUDY OF CITIZEN CENTRIC SERVICE DELIVERY THROUGH e-GOVERNANCE: CASE STUDY OF e-MITRA IN JAIPUR DISTRICT

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ABSTRACT

Good Governance is being recognized as an important goal by many countries across the world. These countries have taken up specific initiatives for open government. Along with this, there is a conscious effort to put the citizen as the centre of focus in governance where citizens are being perceived as consumers and clients. The Internet revolution has proved to be a powerful tool for good governance initiatives. An important dimension of the Internet potential is the possibility of providing anytime – anywhere services. Services rendered by the government are being provided through mix of methods such as manual system or with the help of Information and Communication Technology (ICT) in which, service centres provide most of the government services, located mostly in the convenient places within the reach of consumer or through Internet. The use of ICT helps improving efficiency of not only the government machinery but also provide better services which saves time and cost to the consumer along with convenience. One such project is e-Mitra in Rajasthan, India which renders most common services e.g. payment of utility bills (Electricity, water and telephone) and payment of dues to Jaipur Development Authority, Rajasthan Housing Board, Jaipur Municipal Corporation etc. A study was carried out to assess the awareness and usage pattern of e-Mitra in Jaipur district. The present paper focuses on the analysis and finding of the study in terms of level of awareness about e-Mitra and usage by consumers of different demographic profile such as gender, religion, cast, education, occupation etc. It also analyses the method which is being used by consumers for availing these services and media through which they have come to know about these ICT based services.

TWO UNIT COLD STANDBY PRIORITY SYSTEM WITH FAULT DETECTION AND PROVISION OF REST

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ABSTRACT

In the present paper a system model which consists of two dissimilar units one being main unit and another as cold standby is investigated and analyzed. The failure time distributions of both the units are assumed to be exponential with different failure rates while the repair time distributions are taken as general. The reliability analysis of this model has been carried out by using regenerative point technique.

MACRO ECONOMIC FACTORS INFLUENCING THE COMMODITY MARKET WITH SPECIAL REFERENCE TO GOLD AND SILVER

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ABSTRACT

In this paper, we have made an attempt to predict precious metals market, how it is influenced by the macro economic factors. In order to perform our analysis we extract the necessary information from the secondary source. The data for the study consist of 3 months futures prices and spot prices: Gold - 10th January, 2007 to 31st March, 2009 comprising 581 observations and Silver – 14th July, 2008 to 24th March, 2010 comprising 229 observations. We have identified few macro economic factors and tested its influence on the gold and silver prices. We found that the interest rate is important factors to determine the prices of both gold and silver price.

CRITICAL ANALYSIS OF EXPONENTIAL SMOOTHING METHODS FOR FORECASTING

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ABSTRACT

Financial forecasting is important for an organization; it enables management to change operations at the right time in order to reap the greatest benefit. It also helps the company prevent losses by making the proper decisions based on relevant information. Organizations that can create high quality and accurate forecasts are able to see what interventions are required to meet their business performance targets. Forecasting is also important when it comes to developing new products or new product lines. It helps management decide whether the product or product line will be successful. Forecasting prevents the company from spending time and money developing, manufacturing, and marketing a product that will fail. The selection and implementation of the proper forecast methodology has always been an important planning and control issue for most firms and agencies. Often, the financial wellbeing of the entire organization operation rely on the accuracy of the forecast, since such information will likely be used to make interrelated budgetary and operative decisions in areas of personnel management, purchasing, marketing and advertising, capital financing, etc. The present article mainly focus on Single exponential smoothing method of Time Series analysis for forecasting, How trend and seasonality factor influences the Time Series data in forecasting, How these factor smoothed by double exponential smoothing, triple exponential smoothing methods and also discuss the impact of the smoothing constants (α) on forecasting.

COMPARATIVE STUDY ON RETAIL LIABILITIES, PRODUCTS & SERVICES OF DISTRICT CENTRAL CO-OPERATIVE BANK & AXIS BANK

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ABSTRACT

This research paper seeks to make a comparative study of retail liability products of an emerging player (a private sector bank) vis-à-vis a established institution (a co-operative bank) to assess their suitability and acceptability in the rural market. The research methodology relies upon collection and analysis of secondary data. The results and findings show that there is a significant difference between product and services by private bank and co-operative bank. The findings would be useful in evolving appropriate strategies to attune banking products and services to the needs of the rural clientele and thereby enhance market share.

SECURE KEY EXCHANGE WITH RANDOM CHALLENGE RESPONSES IN CLOUD**BINU V. P****RESEARCH SCHOLAR****DEPARTMENT OF COMPUTER APPLICATIONS****COCHIN UNIVERSITY OF SCIENCE & TECHNOLOGY****COCHIN****DR. SREEKUMAR A****ASSOCIATE PROFESSOR****DEPARTMENT OF COMPUTER APPLICATIONS****COCHIN UNIVERSITY OF SCIENCE & TECHNOLOGY****COCHIN****ABSTRACT**

With rapid development of cloud computing, more and more enterprises will outsource their sensitive data for sharing in a cloud. To keep the shared data confidential against untrusted cloud service providers (CSPs), a natural way is to store only the encrypted data in a cloud. The key problems of this approach include establishing access control for the encrypted data. We establish a secure challenge response protocol for sharing a secret key in the cloud environment where users want to access a document encrypted by an owner without the intervention of the service provider. In order to do this, user need to get the key from the document owner in a secure way. Any trusted users in the environment can obtain the key using random challenges. The challenge response protocol uses quadratic residuosity techniques from number theory. The proposed scheme does not use any encryption techniques so the computation requirement is greatly reduced and hence it can also be used efficiently in devices with limited computation power.

COMPUTATIONAL TRACKING AND MONITORING FOR EFFICIENCY ENHANCEMENT OF SOLAR BASED REFRIGERATION

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ABSTRACT

The primary source of our energy is the sun. The growing demand for energy throughout the world has caused great importance to attach to the exploration of new sources of energy. And also there is currently a widespread need around the world to reduce the emission of the green house gases. One such process which still contributes to global warming is the household refrigeration process. This can be avoided if the process works on non-conventional energy. This process involves activated carbon and methanol as the refrigerant mixture to produce the refrigeration effect. Parabolic trough is used to focus the sun's energy for heating up of the water. An embedded based tracking system is built, in which a computational control program is loaded. The tracking kit is fitted with the parabolic trough so as to improve its efficiency. This solar adsorption system can be an adequate replacement for the conventional refrigeration process as it does not contribute to environmental pollution. This system when implemented along with a tracking device shows an increase in performance of over 50%. Moreover as this refrigeration system involves only installation costs and minimal working costs, it reduces the expenses on conventional refrigeration system by around 40% on monthly basis. This process can be implemented for various applications like preserving the vaccines, dairy products and for other perishable food items.

FINANCIAL ANALYSIS OF OIL AND PETROLEUM INDUSTRY

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ABSTRACT

The Indian oil and gas sector is one of the six core industries in India and has very significant forward linkages with the entire economy. India has been growing at a decent rate annually and is committed to accelerate the growth momentum in the years to come. This would translate into India's energy needs growing many times in the years to come. Hence, there is an emphasized need for wider and more intensive exploration for new finds, more efficient and effective recovery, a more rational and optimally balanced global price regime - as against the rather wide upward fluctuations of recent times, and a spirit of equitable common benefit in global energy cooperation. The purpose of this study is to comparative study of financial performance, of India's five leading oil and petroleum companies i.e. Oil and Natural Gas Corporation, Reliance Petroleum Limited, Oil India Limited, Hindustan Petroleum Corporation and Cairn India Limited have been selected for the study. The most common tool of financial analysis various ratios as used. It is concluded that the overall performance of Oil and Natural Gas Corporation found highly satisfactory in net profit growth on the profitability level, short term liquidity position, efficiency level, solvency capacity and investment analysis.

ANOVA BETWEEN THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED: A STUDY WITH REFERENCE TO TENKASI AT VIRUDHUNAGAR DSITRICT

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ABSTRACT

The digital media comprising of internet and mobile phone are the fastest growth avenues for marketing of both consumption and financial products. In India marketing through digital media was much less affected by the economic slowdown than through other media. Further, digital marketing looks set to continue its rapid growth as new developments and their advantages become even more apparent, when marketing budgets are faced with increasing constraints. Mobile Marketing is one of the fastest growing personal digital media tools; Now, with the third and fourth generations of mobile telephony (3G and 4G) coming into picture, the dimensions of mobile marketing have undergone a paradigm shift and one has moved far ahead from the early days and SMS was very successful as a marketing tool because of its user friendliness and ever present nature. In other words, mobile phone users regard their phones as part of their own body and this shows that marketers have a power full tool for communication and their disposal. This has promoted marketers to recognize the utility and role that mobile phones play in the lives of consumers. The services which are necessary to facilitate marketing functions, provided through mobile phones differ according to the type of mobile they owned and facilities (technology) it contains. Depends on the technology adopted in mobile phone, the banker is rendering the banking services. Hence it is imperative to study to what extent customers felt the relevancy of services they availed and whether their opinion differs according to the type of mobile they owned and services availed through mobile phones through an analysis of variance test.

VIDEO REGISTRATION BY INTEGRATION OF IMAGE MOTIONS

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ABSTRACT

In this research, we consider the problems of registering multiple video sequences dynamic scenes which are not limited non rigid objects such as fireworks, blasting, high speed car moving taken from different vantage points. In this paper we propose a simple algorithm we can create different frames on particular videos moving for matching such complex scenes. Our algorithm does not require the cameras to be synchronized, and is not based on frame-by-frame or volume-by-volume registration. Instead, we model each video as the output of a linear dynamical system and transform the task of registering the video sequences to that of registering the parameters of the corresponding dynamical models. In this paper we use of a joint frame together to form distinct frame concurrently. The joint identification and the Jordan canonical form are not only applicable to the case of registering video sequences, but also to the entire genre of algorithms based on the dynamic texture model. We have also shown that out of all the possible choices for the method of identification and canonical form, the JID using JCF performs the best.

ANALYZING THE TRADITIONAL INDUCTION FORMAT AND RE – DESIGNING INDUCTION PROCESS AT TATA CHEMICALS LTD, MITHAPUR

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ABSTRACT

Induction is a very important attribute for any organization. The most common rate for measurement is by rating scales where employees rate accordingly to their reactions in induction programme. The new joiner joining an organization is completely new to the work place, to the new environment, to the new culture. He is not very sure about what phases of work will he be allotted in an organization. Induction helps an employee to remove such fears and increase his productivity. Another main impact of induction is that it makes an employee feels a homely atmosphere, and a sense of pride in an organization.

THE JOURNEY OF E-FILING OF INCOME TAX RETURNS IN INDIA

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ABSTRACT

The Income Tax Department (ITD) of the Ministry of Finance, Government of India is Committed to providing world class services to tax payers in the country. In the year 2007 the Income Tax Department of India took many initiatives such as training TRPS (Tax Return Preparer Scheme), launching saral forms in new avatar and so on for making tax filing convenient and handy for the citizens. In this e-age when ICT (Information & Communication Technology) is successfully intervening in so many fields and providing services from online banking to online news, online mutual fund investments to online buying and selling, the Income Tax Department of India launched the electronic filing of income tax returns. The concept of e-filing is still evolving & is undergoing changes at a rapid pace in the country. This paper provides an overview of this crucial initiative of the Government.

ROLE OF FINANCIAL TECHNOLOGY IN ERADICATION OF FINANCIAL EXCLUSION

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ABSTRACT

In rural parts of the country majority of population are “unbanked” i.e. they don’t have access to the formal financial services and hence poor people are forced to rely on money lenders (informal finance providers) or on their relatives or family. Money lenders adopt coercive practices in lending; they provide money at much higher rates as compared to the formal financial institutions. So as to protect the poor people Indian Government and the RBI framed a policy of “financial inclusion”. This paper aims at identifying the role of financial technology adopted by banks in eradication of financial exclusion and initiatives by RBI and Government.

ATTRITION: THE BIGGEST PROBLEM IN INDIAN IT INDUSTRIES**VIDYA SUNIL KADAM****ASST. PROFESSOR****RAJARAMBAPU INSTITUTE OF TECHNOLOGY MANAGEMENT STUDIES****SAKHARALE****ABSTRACT**

The IT is witnessing the highest attrition rates among talented workforce. Employee attrition is giving sleepless nights to HR managers. High attrition is big HR challenge faced by IT industry. Most IT companies suffer high attrition, its reflects a company's internal strength, weaknesses and Company's ability. Attrition has already become a problem. It will get worse over the next coming years. Attrition levels are touching double-digit figures across IT companies. The attrition rate rose to 15.8 percent in 2011 from 13.4 percent in the previous year. Organization faces difficulties in retaining the existing employees and attracting potential employees. This study is conducted to find out the main causes behind the increase in attrition in IT Industries and to find out the ways to control attrition. This study was carried out in IT companies in Pune. In this study opinion of 100 employees was taken for the analysis. Primary data & secondary data are used for the study. Opinion of 100 employees reveals that the average age being 24-28 years and the experience between 2to4 years having higher percentage of attrition. Findings of studies are attrition rate was increased because of overseas opportunities, better offer in next door, compensation & boss relation. 40% IT professionals left the job due to better offer in next door. Female employees left the job due to marriage & family problem. Majority of IT Industries are using the retention policies for retaining of employees, these are Rewards & Recognition, good training program & work life balance.

INFORMATION TECHNOLOGY IN KNOWLEDGE MANAGEMENT

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ABSTRACT

In the present knowledge era the existence and excellence of any organization merely depends upon its intellectual capital. Knowledge management practices today depend totally on information technology and related tools. This paper is a small attempt to enlighten the usage of information technology in knowledge management practices of business organizations.



A STUDY OF EMPLOYEE ENGAGEMENT & EMPLOYEE CONNECTS' TO GAIN SUSTAINABLE COMPETITIVE ADVANTAGE IN GLOBALIZED ERA

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ABSTRACT

We believe that if employee engagement and the principles that lie behind it were more widely understood, if good practice was more widely shared, if the potential that resides in the country's workforce was more fully unleashed, we could see a step change in workplace performance and in employee well-being, for the considerable benefit across all corporations. Every company needs employees working towards its goals for its success. Motivation has a direct effect on performance. As organizations globalize and become more dependent on technology in a virtual working environment, there is a greater need to connect and engage innovatively with employees to provide them with an organizational identity & to increase productivity as whole. A 'satisfied' employee is not necessarily the 'best' employee in terms of loyalty and productivity. It is only an 'engaged employee' who is intellectually and emotionally bound with the organization, feels passionately about its goals and is committed towards its values who can be termed thus. He goes the extra mile beyond the basic job responsibility and is associated with the actions that drive the business.. The main objective of this paper is giving out some practices to readers who wish to have productive workforce. As per 2011 Microfinance Banana Skin report, today MFI's sector have 10 big challenges & one out of them is Staffing. By highlighting unique work experience, questionnaire, case study author attempt to show significant requirement of employee commitment. Findings help to achieve top two bottom areas of concern which need to address proactively to increase employee integrity & organizational productivity.

BIG-BOX RETAIL STORE IN INDIA – A CASE STUDY APPROACH WITH WALMART

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ABSTRACT

*The retail industry in India is one of the sunrise sectors in the economy. AT Kearney (2011) has ranked India fourth indicating that the country is one of the most attractive markets for global retailers to enter. It has made India the cause of a good deal of excitement and the cynosure of many foreign eyes. A big-box store is a physically large retail establishment, usually part of a chain. This is also referred to as supercenter, superstore, or megastore. Examples contain large department stores such as Wal-Mart. The purpose of the paper is to study the impact and trends of big-box retail, and to explore strategies used to regulate big-box retailers. This paper also discussed a case study of WalMart. The study is purely based literature reviews. Through the study of the overall research works, concludes **“WalMart is always bad for business, if there is no government stringent regulation”**.*

IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATED BANKS IN SRIGANGANAGAR AND HANUMANGARH DISTRICTS OF RAJASTHAN

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ABSTRACT

Information Technology has today become a necessity for banking industry. Application of Information Technology in State bank of India and its associated bank has changed the organizational culture of bank in different ways. Now S.B.I. and its associated banks are offering new and better services to its customers which were not possible few years ago. Employee productivity has also increased due to applications of Information Technology in organisation.

USER PERCEPTION TOWARDS WEB, TELEVISION AND RADIO AS ADVERTISING MEDIA: COMPARATIVE STUDY

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ABSTRACT

The Internet revolution is well under way and the online audience is growing rapidly, in many countries. Many companies are coordinating all efforts so that they can send cohesive messages to their customers. Some companies are building brands with little or no use of traditional media advertising. The Web is emerging as a new advertising medium vying their communications strongly with the more traditional media. Despite the Web's capability of becoming a potentially powerful medium, the results explore how viewers perceive the Web site in relation to traditional media. This study is an effort to identify how do viewers perceive the Web vis-à-vis other media? The perception of the viewer's influences the advertisers' selection of the medium. To find the answers to these questions, the study focuses on the opinions of people who use the Web and television as well as the radio. The study primarily focuses on the consumer's perception of advertising media—the television, radio and the Web. Information Collected from the respondents about their reactions towards Web and TV and Radio advertising in all its various forms, and not towards a single advertisement or medium of advertising for a particular type of product or service. The results of a survey comparing the perception of viewers about Web, TV and Radio advertisements, which indicate that the Web is perceived as an efficient medium for conveying information. TV advertisements are not considered to be deceptive, Respondents has positive attitudes towards advertisement on TV and TV is perceived as efficient medium for entertainment, and respondents are very much emotional towards television advertisements.

STUDY OF GROWTH, INSTABILITY AND SUPPLY RESPONSE OF COMMERCIAL CROPS IN PUNJAB: AN ECONOMETRIC ANALYSIS

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ABSTRACT

Agriculture is the predominant sector of Indian economy as a source of Indian economy as a source of income, employment and export earnings. In this context, an effort is made here to examine the changes in the composition and growth of commercial crops like cotton, sugarcane and oilseeds in Punjab. This study also analysis the factors responsible for determining the area and production under these crops, which can be used by the policy makers for bringing about desired changes in the crop.



DEVELOPMENT AND EMPIRICAL VALIDATION OF A LINEAR STYLE PROGRAM ON 'STRUCTURE OF THE CELL' FOR IX GRADE STUDENTS

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ABSTRACT

The present study deals with the development of self-learning material on "Structure of the Cell" in science, and its empirical validation in terms of error rate, program density, and sequence of progression on the basis of data gathered through field try-out operation. The investigator found that the students acquire the science concept at a rapid pace while learning it through linear style programming.

PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PUBLIC AND FOREIGN BANKS

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ABSTRACT

In the present study, an attempt is made to analyze the performance of selected public and foreign banks in India on the basis of parameters recommended in CAMEL Model, i.e. C-capital adequacy, A-asset quality, M-management efficiency, E-earnings quality and L-liquidity, which is divided into seven sections. First section includes a brief review of some of the earlier studies. Second section covers the scope, objectives, hypotheses and research methodology of the study. In third, fourth, fifth, sixth and seventh section, an attempt is made to analyze the capital adequacy, asset quality, management efficiency, earnings quality and liquidity of six banks in all selecting 3 banks from each category i.e. SBI, PNB and BOB from public sector and Citibank, Standard Chartered and HSBC from foreign banks in India for a period of 12 years, i.e. 2000 to 2011. To achieve the objectives of the study, the use is made of secondary data collected mainly from the various sources like Report on Trends and Progress of Banking in India, Performance Highlights of Public and Foreign Banks in India, and various journals such RBI Bulletin, IBA Bulletin, Professional Banker, etc. It is found that the ability of the management to meet the need for additional capital is better in BOB and Citibank in their groups as the capital adequacy ratio in these banks is better than other banks. The quality of assets indicates what types of advances the bank has made to generate interest income, which is better in PNB and HSBC in their groups as the ratio of net NPAs to total assets/advances is better in these banks than other banks. Management efficiency is better in SBI and Standard Chartered bank in their groups as the credit-deposits ratio is better in these banks than other banks. The quality of earnings is a very important criterion which explains the sustainability and growth in earnings in the future. Therefore, from the investors' point of view, PNB and Standard Chartered are in a better position as their earnings quality is better in their respective groups which is evident from the ratio of operating profits to average working funds. On the other hand, from the depositors' point of view, SBI and Citibank followed by BOB and HSBC are in a better position in their respective groups as is evident from the ratio of liquid assets to total deposits/total assets.

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I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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